

|  |   |             |           |
|--|---|-------------|-----------|
| <b>Information to identify the case:</b> |   |             |           |
| Debtor 1                                 | <b>Manson W. Seto</b>                   |             |           |
|  | First Name                              | Middle Name | Last Name |
| Debtor 2                                 | <b>Kristin K Seto</b>                   |             |           |
| (Spouse, if filing)                      | First Name                              | Middle Name | Last Name |
| United States Bankruptcy Court           | <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |             |           |
| Case number:                             | <b>12-23374-JAD</b>                     |             |           |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristin K Seto

3/27/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Manson W. Seto  
Kristin K Seto  
DebtorsCase No. 12-23374-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: 3180WJ02Page 1 of 3  
Total Noticed: 67

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db/jdb  
cr +Manson W. Seto, Kristin K Seto, 721 Woodbridge Drive, Oakdale, PA 15071-9701  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
cr +LCS Financial Services Corporation, 6782 S Potomac St, Suite 100, Centennial, CO 80112-4585  
cr +Nationstar Mortgage, LLC, Stern & Eisenberg, 261 Old York Road, Suite 410, The Pavilion, Jenkintown, PA 19046-3706  
intp +NiSource Corporate Services, Attn: Payroll Dept., 801 E. 86th Avenue, Merrillville, IN 46410-6272  
intp +ThermoFisher Scientific, Attention: Payroll Dept., 300 Industry Drive, Pittsburgh, PA 15275-1001  
13422188 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13414005 +Aes/keystone Best, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419  
13414006 +Aes/m&t Elt - Pheaa, Pob 2461, Harrisburg, PA 17105-2461  
13414007 +Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419  
13414008 +Aes/pheaa-keycon, 1200 N 7th Street, Harrisburg, PA 17102-1419  
13492421 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
13429572 +Chase Home Finance LLC, 2901 Kinwest Parkway, Irving, TX 75063-5815  
14640661 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation, 6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585  
13414023 +Keystone Rewards, 1200 N 7th St, Harrisburg, PA 17102-1419  
14293408 LSF9 Master Participation Trust, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028  
13673788 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
13414026 +National City Bank, Po Box 94982 Attcredit Bur Disp, Cleveland, OH 44101-4982  
13654245 +Nationstar Mortgage, LLC, 5920 Castleway West Drive, Indianapolis, IN 46250-1957  
13414027 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
13414028 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
13414029 +Portfolio Recvry&affil, 287 Independence, Virginia Beach, VA 23462-2962  
13857527 Richard C. Maider, Esq., D M & G, LLP, 8 Thurlow Terrace, Albany, New York 12203-1006  
13429571 +South Fayette School District, 3680 Old Oakdale Road, McDonald, PA 15057-3544  
13467287 +South Fayette School District, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13414034 +Taylor Bean, 1417 North Magnoli, Ocala, FL 34475-9078  
13414035 +University Of Pittsbur, 127 Thackeray Hall, Pittsburgh, PA 15213-2519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Mar 28 2018 01:58:52  
Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419, Irving, TX 75014-1419  
cr E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53 Real Time Resolutions, Inc,  
1349 Empire Central Dr., Ste#150, P.O. Box 36655, Dallas, TX 75247  
13423748 EDI: PHINAMERI.COM Mar 28 2018 05:48:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
13414009 EDI: BANKAMER.COM Mar 28 2018 05:48:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
13414010 +EDI: BANKAMER.COM Mar 28 2018 05:48:00 Bank Of America, N.a., 450 American St,  
Simi Valley, CA 93065-6285  
13414012 EDI: CAPITALONE.COM Mar 28 2018 05:48:00 Cap One, Po Box 85520, Richmond, VA 23285  
13414011 +EDI: CAPITALONE.COM Mar 28 2018 05:48:00 Cap One, Po Box 5253,  
Carol Stream, IL 60197-5253  
13414013 +EDI: CHASE.COM Mar 28 2018 05:48:00 Chase, 1 Chase Sq, Rochester, NY 14643-0002  
13414014 +EDI: CHASE.COM Mar 28 2018 05:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
13414015 +EDI: CAUT.COM Mar 28 2018 05:48:00 Chase Auto, 2000 Marcus Avenue,  
New Hyde Park, NY 11042-1069  
13414016 +E-mail/Text: abovay@creditmanagementcompany.com Mar 28 2018 01:58:27 Credit Management Co,  
2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13508023 EDI: ECMC.COM Mar 28 2018 05:48:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
13414017 +EDI: CHASE.COM Mar 28 2018 05:48:00 First Usa Bank N A, 1001 Jefferson Plaza,  
Wilmington, DE 19801-1493  
13414018 +EDI: RMSC.COM Mar 28 2018 05:48:00 Geocrb/best Buy, Po Box 981439,  
El Paso, TX 79998-1439  
13414019 +EDI: RMSC.COM Mar 28 2018 05:48:00 Geocrb/home Dsgn Floori, C/o Po Box 965036,  
Orlando, FL 32896-0001  
13414020 EDI: RMSC.COM Mar 28 2018 05:48:00 Geocrb/jcp, Po Box 984100, El Paso, TX 79998  
13414021 +EDI: RMSC.COM Mar 28 2018 05:48:00 Geocrb/paypal Extras Mc, Po Box 965005,  
Orlando, FL 32896-5005  
13414022 +EDI: PHINAMERI.COM Mar 28 2018 05:48:00 Gm Financial, Po Box 181145,  
Arlington, TX 76096-1145  
13414024 +EDI: CBSKOHL.COM Mar 28 2018 05:48:00 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115

District/off: 0315-2

User: culy  
Form ID: 3180WJ02

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Total Noticed: 67

Date Rcvd: Mar 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13414025 +EDI: BLUESTEM Mar 28 2018 05:48:00 Metabnk/fhut, 6250 Ridgewood Roa,  
Saint Cloud, MN 56303-0820  
13439870 +Fax: 407-737-5634 Mar 28 2018 04:06:47 Ocwen Loan Servicing, LLC,  
Attn: Bankruptcy Department, 1661 Worthington RD., Suite 100,  
West Palm Beach, FL 33409-6493  
13609936 EDI: PRA.COM Mar 28 2018 05:48:00 Portfolio Recovery Associates LLC, P.O. Box 41067,  
Norfolk, VA 23541  
13462642 EDI: PRA.COM Mar 28 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13624237 +EDI: PRA.COM Mar 28 2018 05:48:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
14106407 E-mail/Text: peritus@ebn.phinsolutions.com Mar 28 2018 01:58:52  
Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419,  
IRVING, TX 75014-1419  
13451289 E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53  
Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, P.O. Box 36655,  
Dallas, Tx 75247  
13510910 E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,  
Dallas, Texas 75247-4029  
13467846 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 28 2018 02:04:47 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
13414030 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 28 2018 02:04:47 Regional Finance Corp,  
550 Ohio Pike Unit F, Cincinnati, OH 45255-3472  
13414031 +EDI: NAVIENTFKASMSERV.COM Mar 28 2018 05:48:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
13515066 +EDI: NAVIENTFKASMSERV.COM Mar 28 2018 05:48:00 Sallie Mae, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13414032 +EDI: NAVIENTFKASMSERV.COM Mar 28 2018 05:48:00 Sallie Mae Servicing, 1002 Arthur Dr,  
Lynn Haven, FL 32444-1683  
13857526 +EDI: DRIV.COM Mar 28 2018 05:48:00 Santander Consumer, P.O. Box 961245,  
Fort Worth, TX 76161-0244  
13932753 EDI: DRIV.COM Mar 28 2018 05:48:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
13857525 EDI: DRIV.COM Mar 28 2018 05:48:00 Santander Consumer USA, Inc.,  
Attention Bankruptcy Department, P.O. Box 560284, Dallas, TX 75356-0284  
13414033 +EDI: SEARS.COM Mar 28 2018 05:48:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
13414036 +EDI: CITICORP.COM Mar 28 2018 05:48:00 Unvl/citi, Po Box 6241,  
Sioux Falls, SD 57117-6241  
13414037 EDI: WFFC.COM Mar 28 2018 05:48:00 Wellsfargo, Supreme Re Serving, Urbandale, IA 50323  
13414038 +EDI: WFNNB.COM Mar 28 2018 05:48:00 Wfnnb/levin, Po Box 182789, Columbus, OH 43218-2789  
13414039 +EDI: WFNNB.COM Mar 28 2018 05:48:00 Wfnnb/ny&c, 220 W Schrock Rd,  
Westerville, OH 43081-2873

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, N.A.  
cr LSF9 Master Participation Trust  
cr Ocwen Loan Servicing, LLC  
cr REAL TIME RESOLUTIONS, INC.Et Al...  
cr South Fayette School District  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
West Palm Beach,, FL 33409-6493  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 5, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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User: culy  
Form ID: 3180WJ02

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Manson W. Seto apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alan R. Patterson, III on behalf of Joint Debtor Kristin K Seto apattersonlaw@protonmail.com,  
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alexandra Teresa Garcia on behalf of Creditor LSF9 Master Participation Trust  
ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor REAL TIME RESOLUTIONS, INC.Et Al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Celine P. DerKrikorian on behalf of Creditor LSF9 Master Participation Trust  
ecfmail@mwc-law.com  
Elizabeth Lamont Wassall on behalf of Creditor Ocwen Loan Servicing, LLC vbarber@udren.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jeffrey R. Hunt on behalf of Creditor South Fayette School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Karina Velter on behalf of Creditor LSF9 Master Participation Trust amps@manleydeas.com  
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage, LLC lrased@sterneisenberg.com,  
ddelvechchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Sherri J. Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com,  
sherri.braunstein@phelanhallinan.com  
Stuart P. Winneg on behalf of Creditor Ocwen Loan Servicing, LLC swinneg@udren.com,  
cblack@udren.com  
Thomas Song on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
TOTAL: 18